



Order Filed on December 12, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

|  |                                   |
|--|-----------------------------------|
| UNITED STATES BANKRUPTCY COURT<br>DISTRICT OF NEW JERSEY   |                                   |
| Caption in Compliance with D.N.J. LBR 9004-1<br>DENISE CARLON, ESQUIRE<br>KML LAW GROUP, P.C.<br>Sentry Office Plz<br>216 Haddon Ave.<br>Suite 406<br>Westmont, NJ 08018<br>(215)627-1322<br><a href="mailto:dcarlton@kmlawgroup.com">dcarlton@kmlawgroup.com</a><br>Attorneys for Secured Creditor<br>U.S. Bank N.A., as trustee, on behalf of the holders of<br>the J.P. Morgan Mortgage Acquisition Trust 2006-<br>CH2 Asset Backed Pass-Through Certificates, Series<br>2006-CH2 |                                   |
| In Re:   | Case No.: 17-35018 CMG            |
| Dean Vitale, Patricia Vitale   | Adv. No.:                         |
| Debtors.   | Hearing Date: 4/18/18 @10:00 a.m. |
|  | Judge: Christine M. Gravelle      |

**AMENDED ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: December 12, 2018**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtor: Dean Vitale, Patricia Vitale

Case No.: 17-35018 CMG

Caption: **AMENDED ORDER RESOLVING SECURED CREDITOR'S  
OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2006-CH2 Asset Backed Pass-Through Certificates, Series 2006-CH2, holder of a mortgage on real property located at 206 Adirondack Avenue, Spotswood, NJ, 08884, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Otto J. Kostbar, Esquire, attorney for Debtors, Dean Vitale and Patricia Vitale, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by December 31, 2018, or as may be extended by modified plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular adequate protection payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall not pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if loan modification is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.